

The Watchman and Southron

"Be Just and Fear not—Let all the Ends thou Aims't at, be thy Country's, thy God's and Truth's"

THE TRUE SOUTHERN, Established June, 1866

THE SUMTER WATCHMAN, Established April, 1850.

SUMTER, S. C., WEDNESDAY, MAY 17, 1893.

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The Watchman and Southron.

Published every Wednesday,

N. G. OSTEN,

SUMTER, S. C.

TERMS:

Two Dollars per annum in advance.

ADVERTISEMENTS.

One Square, first insertion.....\$1.00

Every subsequent insertion.....50

Contracts for three months, or longer will

be made at reduced rates.

All communications which subvert private

interests will be charged for as advertisements.

Objections and tributes of respect will be

charged for.

PENN MUTUAL

Life Insurance

COMPANY,

PHILADELPHIA.

We sell life insurance—this is our

business; we've been at it forty-five

years and know much of its possibilities

and limitations. This isn't strange

We sell life insurance at cost, AT

EXACT COST, strange as it may

seem.

The reason is that we sell it to our-

selves, and ourselves include all who

are now members of the PENN

MUTUAL LIFE, or who may be-

come such; that is, we are chartered,

equipped, conducted for this very pur-

pose and no other. We have been suc-

cessful—extremely so—when measured

by just standards—as will be freely ad-

mitted by our competitors.

Exact cost excludes the idea of profit

to anyone except the insured, or his

family; and there isn't a mill of profit

to any one else. Expenses there are.

Salaries are paid officers and clerks and

doctors, and occasionally fees to lawyers

for investigation of titles, etc., with

taxes to the State, etc. Agents are

paid commissions. All these expenses

are kept at a minimum by a board of

trustees chosen from policy-holders.

There is therefore unity, no diversity of

interest—cash being interested for all,

all the time, because of his individual

interest.

The proof of these things rests largely

in the knowledge of the insured; and

in the statement of results under differ-

ent plans and conditions of insurance

carried through a series of years.

Thus an Ordinary Life Policy for \$5,000

has been carried through forty-five years

at an average cost of \$8.51 per year (thous-

and); the paid up insurance would now be

\$4,500, the cash reserve is something in excess

of \$3,400.

A Ten-Payment Life Policy for \$10,000

cost in gross premiums \$4,294. Surplus has

been applied to increase the insurance, which

now amounts to \$14,648, and is yearly in-

creasing.

A Fifteen-Year Endowment Policy for

\$5,000 which has matured and been paid out

but \$3,811.25, thus returning a large profit

on the investment in addition to the insurance

throughout the period.

A variety of illustrations, including

a concise explanation of the principles

of insurance, may be had for the asking.

Address

A.C. PHELPS,

GENERAL AGENT,

SUMTER, S. C.

NEW

MARBLE WORKS.

COMMANDER & RICHARDSON,

LIBERTY STREET, SUMTER, S. C.

WE HAVE FORMED A CO-PARTNERSHIP

For the purpose of working Marble

and Granite, and manufacturing

Monuments, Tombstones, Etc.,

And doing a General Business in that line.

A complete work-shop has been fitted up on

LIBERTY STREET, NEAR POST OFFICE

And we are now ready to execute with

promptness all orders consigned to us. Satis-

faction guaranteed. Obtain our price before

placing an order elsewhere.

W. H. COMMANDER,

G. E. RICHARDSON.

June 16

ANNOUNCEMENT.

ROBERT T. CARR.

Desires to inform the public that he is fully

equipped and prepared to do

TIN ROOFING, PLUMBING, REPAIRING PUMPS,

and anything usually done in a first-class

plumbing and tinning shop.

—Also—

SETTING FANCY WOOD AND MARBLE

MANTELS, TILE HEARTHES,

PACINGS AND GRATES.

Makes a specialty of putting in Electric

Bells, Annunciators, Speaking tubes, &c.

ROBERT T. CARR.

Shop at J. B. Carr's Mill.

Communications left at W. & Co.'s Shoe

Store or through post office will receive

prompt attention. Oct 26—o

JOS. F. RHAME. WM. C. DAVIS.

RHAME & DAVIS.

ATTORNEYS AT LAW.

Manning, S. C.

Attended to business in any part of the

State. Practice in U. S. Courts.

Sept. 21—x.

DR. E. ALVA SOLOMONS,

DENTIST.

Office

OVER BROWN & PURDY'S STORE.

Entrance on Main Street,

Between Brown & Purdy and Durant & Son

OFFICE HOURS:

9 to 1:30; 2 to 5 o'clock.

Sumter, S. C., April 29.

G. W. DICK, D. D. S.

Office over Bogie's New Store,

ENTRANCE ON MAIN STREET,

SUMTER, S. C.

Office Hours—9 to 1:30; 2:30 to 5.

Sept 8

Watches, Clocks, Jewelry Repaired

PROMPTLY.

Satisfaction guaranteed or money refunded.

A. D. Powers,

Roddie's Barber Shop, Main St., Sumter, S. C.

THE

Sumter Institute.

THE INSTITUTE has opened its sessions

under very auspicious circumstances.

The boarding department is well appointed

and the rooms are rapidly filling up. Those

desiring rooms should apply at an early day.

The Art room has been enlarged and refitted,

affording ample light, and all necessary facili-

ties for good work.

Special lessons in Painting and Drawing,

each \$15 a term; in Book-keeping, Steno-

graphy, Typewriting and Penmanship, each

\$10 a term; Instrumental and Vocal Music

each \$20 a term, with \$3 for use of instrument

for practice. Education \$75 a term.

Students will be received for any of these

special courses at any time during the year,

and we solicit patronage of the young ladies

of the city not regularly entered in the school.

For further information apply to

H. FRANK WILSON,

President.

OSBORNE'S

Business

COLLEGE, Augusta, Ga. One of the most

thoroughly equipped schools in the South. College

Course, 4 years. Graduates in good paying positions.

4 months. Short-hand and Typewriting also

taught. Free trial lessons. Send for circular.

Office and Mills at Junction of W. C. & A. and C. S. & N. R. R.

THE SIMONS NATIONAL BANK,

OF SUMTER.

STATE, CITY AND COUNTY DEPOSITO-

RY, SUMTER, S. C.

Paid up Capital.....\$75,000.00

Surplus Fund.....11,500.00

Transacts a General Banking Business.

Careful attention given to collections.

SAVINGS DEPARTMENT.

Deposits of \$1 and upwards received. Inter-

est allowed at the rate of 4 per cent. per

annum. Payable quarterly, on first days of

January, April, July and October.

R. M. WALLACE, President.

L. S. CARSON, Cashier.

Aug 7

H. A. HOYT,

MAIN STREET,

SUMTER, S. C.

Gold and Silver Watches,

FINE DIAMONDS.

Clocks, Jewelry, Spectacles,

VERIDEN BRITANIA SILVERWARE, &c.

REPAIRING A SPECIALTY.

Feb 1

A. WHITE & SON,

Fire Insurance Agency

ESTABLISHED 1866.

Represent, among other Companies:

LIVERPOOL & LONDON & GLOBE

NORTH BRITISH & MERCANTILE

HOME, of New York.

UNDERWRITERS' AGENCY, N. Y.

LANCASTER INSURANCE CO.

Capital represented, \$75,000,000.

Feb. 12

OTTO F. WEITERS,

WHOLESALE

GROCEER

And Liquor Dealer.

OFFICE AND SALESROOM:

183 East Bay, Charleston, S. C.

Nov. 7 o

BEST AND CHEAPEST.

ALL GOODS GUARANTEED

Estimates furnished by return Mail.

LARGE STOCK. PROMPT SHIPMENTS.

GEO. B. TOALE & CO.,

MANUFACTURERS OF AND WHOLE-

SALE DEALERS IN

DOORS, SASH, BLINDS,

MOULDING,

—AND—

GENERAL BUILDING MATERIAL

Office and Salesrooms, 10 and 12 Hayne St.

CHARLESTON, S. C.

Jan 25 o

L. D. JOHNSTON,

SUMTER, S. C.

—THE—

Practical Carpenter, Contractor

AND BUILDER,

WOULD RESPECTFULLY inform the

citizens of Sumter and surrounding

country that he is prepared to furnish plans,

and estimates on brick and wooden buildings.

All work entrusted to him will be done

first class.

SATISFACTION GUARANTEED.

Aug 19

Highest of all in Leavening Power.—Latest U. S. Gov't Report.

Royal Baking

Powder

ABSOLUTELY PURE

THE BANK OF SUMTER,

SUMTER, S. C.

CITY AND COUNTY DEPOSITORY.

Transacts a general Banking business.

Also has

A Savings Bank Department.

Deposits of \$1.00 and upwards received.

Interest calculated at the rate of 4 per cent.

per annum, payable quarterly.

W. F. B. HAYNSWORTH,

President.

W. F. BRANE,

Cashier.

Aug 21.

J. B. CARR,

Contractor and Builder,

Sumter, S. C.

DEALER IN

Rough and Planed Lumber, Doors, Blinds,

Sash, Laths,

Cypress Shingles,

Lime, Glass and General Building Supplies.

Mill Work

of all kinds made to order, such as

DOOR AND WINDOW FRAMES,

STORE FRONTS,

MOULDINGS AND TURNED WORK,

OF EVERY DESCRIPTION.

Office and Mills at Junction of W. C. & A. and C. S. & N. R. R.

GINS!

INSURE YOUR

GINS

—IN THE—

Phoenix

Assurance Company,

OF LONDON, THE LARGEST COMPANY

IN THE WORLD

That takes fire risks on Gins.

For particulars, etc., apply to

ALTAMONT MOSES,

AGENT.

P. S.—We do also a General

Fire Insurance Business,

and represent the

MUTUAL LIFE INSURANCE

of New York,

the largest in the world.

Aug. 17.

NOTICE.

THE SUPERVISOR OF REGISTRATION

will be in his office on Wednesday

of each month, for the purpose of issuing cer-

tificates of Registration to all persons who have

become twenty-one years of age since the last